Benefits at a Glance

Age	Social Security Benefits	Medicaid and Medicare	Other Benefits/ websites
	Social Security Disability Insurance (SSDI): **To Qualify:** -Contributed to SS trust fund by working- amount of time worked determines award amount -Age 65 or older -Diagnosed disability that affects work ability **Supplemental Security Insurance (SSI)**: designed to "supplement" income to meet basic needs To Qualify: -Meet Social security's definition of disabled -Meet income*/resource** limit Limits once SSI has been awarded: -$2000 is the resource limit at any given time -$794 monthly max for benefit -If Social security benefits are awarded, Medicaid is typically applied for automatically	**Medicaid (MO HealthNet):** Supports low-income families and children who cannot have access to health insurance or people with disabilities, seniors and Blind. **Asset limit**: $5000 -People with disabilities: can "spenddown" if income exceeds Medicaid maximum – similar to a monthly premium **Medicare**: Insurance that assists with hospital, office visits and prescription costs To qualify: -65 years or older -Received SSDI or CDB benefits for 2 years	**Websites:** **Social Security**: www.ssa.gov **Medicaid information** https://mydss.mo.gov/healthcare https://www.medicaidplanningassistance.org *income: money received in the current month, either earned (paycheck) or unearned (SSI benefit check) **resource: money saved from a previous month Other Helpful resources: **ABLE accounts**: open an ABLE account if funds are reaching the maximum benefit level. ABLE accounts do not count as resources www.moable.com **SNAP**: food stamps- visit https://mydss.mo.gov for information and to apply
Children Birth-17 years old	**SSI**: fill out application, collect required documents, meet eligibility requirements. SSI will look at parent's income and resources **SSDI**: not applicable under 18	**Children's Health Insurance Program (CHIPS)** assists families whose income is too high for Medicaid	Use the social security and Medicaid websites to access much information on available benefits for Children
Adult 18 and older	**SSI-** Continue to meet eligibility and income/resource requirements If working must submit wages monthly- SSI counts less than half of working wages as countable income **SSDI**: meet eligibility requirements, many work incentives are available to help one work and receive benefits **CDB**: Childhood Disability Benefits: adult children with a disability that began before 22 can receive a benefit off of their parent's work history	**MO HealthNet**: provides health insurance - additional assistance through various waivers with Department of Mental Health Support Coordination; ex: residential placement, day services, vocational training	**If Employed**: Many work incentives are available to assist in maximizing benefits while working Visit: https://www.ssa.gov/disabilityresearch Select "Work Incentive Policy" link

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